

Inside

MISSOURI HIGHER • EDUCATION

• Drummer

• Deputy Commissioner

Farmer •

New Deputy Commissioner Serves MDHE in Multiple Roles



Requests for
MDHE outreach
presentations now
being accepted

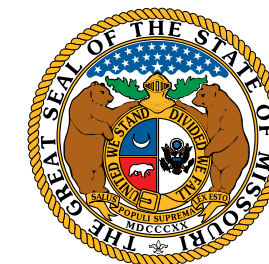
Missouri increases
number of
FAFSA Frenzy
sites for 2014

Research
universities are
economic engines
for the state

Bright Flight scores
for 2014 high
school seniors
announced

Inside MISSOURI HIGHER • EDUCATION

INTRODUCTION BY DAVID R. RUSSELL	3	DEPUTY COMMISSIONER'S CORNER	24
2013-2014 PUBLICATIONS	5	BRIGHT FLIGHT ACT SCORES FOR 2014 HIGH SCHOOL SENIORS ANNOUNCED	25
EVENT CALENDAR	7	FINANCIAL AID DEVELOPMENTS	26
MDHE ANNOUNCES 2013-2014 DEFAULT PREVENTION GRANT PROGRAM RECIPIENTS . . .	9	COLLEGE ADVISORY COMMITTEE MEMBERS NAMED	27
RESEARCH UNIVERSITIES ARE ECONOMIC ENGINES FOR THE STATE	10	MSU STUDENT DESIGNS MRT LOGO	33
NUMBER OF MDHE EDISTRIBUTION MESSAGES EXPECTED TO INCREASE	11	GOV. NIXON APPOINTS DOUGLAS KENNEDY TO CBHE	34
USDE RELEASES 2013-2014 FEDERAL SCHOOL CODE LIST OF PARTICIPATING SCHOOLS	12	SHOW-ME BEST PRACTICES IN DEFAULT PREVENTION	35
NATIONAL FUNDING OPPORTUNITIES	13	MDHE HOSTS COMPLETION ACADEMY	36
JOURNEY TO COLLEGE	14	THE MDHE WANTS TO HEAR FROM YOU!	37
NEW DEPUTY COMMISSIONER SERVES MDHE IN MULTIPLE ROLES	16	DIRECTORY	38
REQUESTS FOR MDHE OUTREACH PRESENTATIONS NOW BEING ACCEPTED	20		
SMART ABOUT SPENDING 101	21		
MISSOURI INCREASES NUMBER OF FAFSA FRENZY SITES FOR 2014 PROGRAM	22		
MDHE AND MASFAP LOOKING FOR A FEW GOOD VOLUNTEERS TO STAFF 2014 FAFSA FRENZY EVENTS	23		



It will come as no surprise to most folks in the higher education community that we are focused on increasing the number of working age Missourians who are toting a college degree or certificate with them to those all-important job interviews. The proof of the value of these postsecondary credentials is painfully evident in job statistics.

During the recent recession (may it rest in peace), the number of jobs requiring a high school diploma or less fell by 5.6 million. Those jobs aren't coming back. Meanwhile, the number of jobs that required a minimum of an associate degree or quality certificates remained stable or increased slightly. During the same period, the economy generated additional jobs that require a bachelor's degree, 2 million more than existed prior to the recession.

Put another way, during the lowest point in the recession, the national unemployment rate topped 9 percent, but college graduates saw their employment rates RISE by 2 percent. I won't bore you with information about the effect those postsecondary credentials have on earnings, good health and positive citizenship traits over a lifetime (Hint: It's a bunch).

Clearly, we must do everything in our power to improve Missouri's degree completion rates. The Missouri Department of Higher Education is tackling the challenge on a number of fronts. We are launching a pilot campaign on 26 high school campuses this fall to encourage students to fill out college application forms during what is being billed across the country as "American College Application Week." If the pilot is successful, we will expand the program next year.

Students need help filling out those complicated financial aid forms, so we will continue to expand the FAFSA Frenzy program with the help of an ever-growing army of dedicated volunteers at dozens of high schools and other locations across the state.

The Missouri Completion Academy, only the fourth of its kind in the nation, convenes this month in St. Louis. Nine eager college and university teams will work on unique policy issues that affect their completion rates. The teams, which were selected in a rigorous competition, will look at what Complete College America calls "game changers," or high impact strategies that can improve completion on their respective campuses.

I hope you will become a part of this exciting signature era in Missouri higher education.

Sincerely,

David R. Russell, Ph.D.
Commissioner of Higher Education

2013-2014

Publications



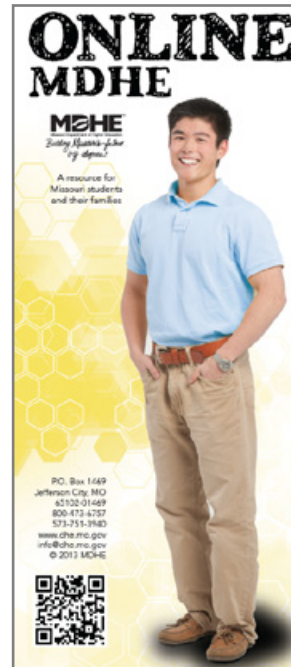
"College Portfolio"

An expandable, tabbed portfolio that allows students to organize college and financial aid documents in one place.



"Never Too Early"

A guide to planning for college, from kindergarten to senior year.



"Online MDHE"

An overview of the MDHE's website, highlighting the features most useful to students and families planning and paying for college.



"Planning for Financial Success"

A handy calendar for both high school and college students, complete with financial literacy and money management tips to help guide them through the year; includes stickers to aid students in customizing deadlines specific to your institution (i.e., institutional aid, entrance and exit counseling, add and drop periods, school payment, etc.).



"Smart About Spending"

A three-ring binder, equipped with color-coded, stair-stepped tabs, containing loose-leaf sheets that cover all four competencies outlined in the Missouri Department of Elementary and Secondary Education's curriculum for the 0.5 personal finance course. A teacher's guide is also available.



"The Smart Approach to Campuswide Retention and Default Prevention Efforts"

This pamphlet was created for administrators and staff currently employed at Missouri institutions and colleges to assist with developing and promoting more cohesive retention and default prevention plans.



"The Source"

A comprehensive guide designed to serve as the premier go-to resource for students in search of federal and state grants, scholarships, loans and assistance completing the Free Application for Federal Financial Assistance.

Department of Higher Education - Publication Order Form 1 of 3

<https://web.dhe.mo.gov/dhe/forms/publications/puborderform1.faces>

MDHE
Missouri Department of Higher Education
Building Missouri's future... by degrees.

Publication Order Form - Part 1 of 3

The MDHE makes available, free of charge, a variety of publications to assist in providing students with information about financial assistance, debt management, and default prevention.

If you are placing an order on behalf of an institution, organization, or business, please use your business address when filling out the publications order form.

*Tell us who you are:

Institution Name:

*Requester's First Name:

*Requester's Last Name:

*Street Address 1:

Street Address 2:

*City:

*State:

*Zip Code:

*Email:

The MDHE offers a variety of FREE publications to help you provide important information to your school or institution about how to prepare for postsecondary education, how to select a school or program, how to develop a financial plan and make wise spending choices, and ways to minimize your student loan debt and other financial literacy topics.

Log on to MDHE Publications Order Form to place an order for these resources: <https://web.dhe.mo.gov/dhe/forms/publications/puborderform1.faces>.

Interested in promoting a state or national event via the "Inside Missouri Higher Education" event calendar?

Submit your event today at info@dhe.mo.gov.

2013

September						
S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30					

- **Sept. 18**
Financial Aid Reality Check Webinar
- **Sept. 21**
2012-2013 FAFSA Federal Corrections and Updates Deadline
- **Sept. 26 - 28**
Missouri Mental Health Counselors Association

October						
S	M	T	W	T	F	S
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

- **Oct. 1 - 3**
Missouri Safe Schools and Colleges Conference
- **Oct. 6 - 9**
Midwest Association of Student Financial Aid Administrators Conference
- **Oct. 11**
Increasing College Access and Completion of First-Generation/Underrepresented MO Students Workshop
- **Oct. 14**
Columbus Day (State Offices Closed)

November						
S	M	T	W	T	F	S
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30

- **Nov. 2 - 5**
National Association for the Education of Homeless Children and Youth 2013 Annual Conference
- **Nov. 3 - 5**
Missouri School Counselor Association Conference
- **Nov. 10 - 12**
Missouri Association of Student Financial Aid Personnel Conference
- **Nov. 11**
Veterans Day Observed (State Offices Closed)
- **Nov. 19**
FAFSA Frenzy Site Coordinator Meeting
- **Nov. 28**
Thanksgiving Day (State Offices Closed)



NAEHCY 2013 Annual Conference
NAEHCY 25TH ANNUAL CONFERENCE
ATLANTA, GA
HYATT REGENCY ATLANTA
NOVEMBER 2-5, 2013

Registration for the National Association for the Homeless Children and Youth's 25th Annual Conference, themed "Dream, Believe, Achieve--Turning Transition to Triumph," is now open.

This year's conference will offer concepts for educating homeless children and youth. Plan to join program coordinators, educators, service providers and other colleagues in Atlanta, Ga., from Nov. 2-5, 2013. Those professionals who work in the field of homeless education are encouraged to attend. Go to www.naehcy.org/conference/conference for additional information and to register.

MDHE ANNOUNCES 2013-2014 DEFAULT PREVENTION GRANT PROGRAM RECIPIENTS

2014 Default Prevention Grant recipients include:

Aquinas Institute of Theology	Harris-Stowe State University	Missouri Valley College
Avila University	Jefferson College	Missouri Western State University
Bryan University	Kirkville Area Technical Center	Moberly Area Community College
Cape Girardeau Career & Technology Center	Lincoln University	North Central Missouri College
Columbia College	Linn State Technical College	Southeast Missouri State University
Concordia Seminary	Metropolitan Community College	St. Charles Community College
Cox College	Mineral Area College	State Fair Community College
East Central College	Missouri Southern State University	Stephens College
Eden Theological Seminary	Missouri State University	University of Missouri-Columbia
Fontbonne University	Missouri State University-West Plains	Webster University
Forest Institute of Professional Psychology	Missouri University of Science & Technology	Wentworth Military Academy
Franklin Technology Center		



The Jefferson College "CASH CAB," featured at the 2013 MDHE Default Prevention Day.

The Default Prevention Grant program of the Missouri Department of Higher Education has awarded \$885,724 to 34 institutions of higher education to promote financial literacy among their students.

Now in its 13th year, the Default Prevention Grant program has enabled colleges and universities to launch default prevention programs on their campuses, with notable results. Vigorous financial literacy programs helped Missouri keep student loan default rates below the national average.

- U.S. student loan default rate – 9.1 percent*
- Missouri student loan default rate – 8.6 percent*

The grants are awarded through a competitive application process. The maximum grant amount per year is \$25,000. With these funds, the institutions launch financial literacy initiatives to help students live within their means, make smart choices about money management and plan for a secure financial future. The schools are free to invent their own programs, tailored to the needs of their student body. Webster University, for example, provides financial counseling in the evening, when busy undergraduate students are generally out of class. Eden Theological Seminary, whose enrollment is largely graduate students with families, provides shopping and recipe tips for wholesome, inexpensive meals.

Institutions do not have to participate in the Default Prevention Grant program to receive MDHE default prevention training. To schedule training, go to the MDHE's website to [complete a speaking event form](#), or contact [Marilyn Landrum](#) at marilyn.landrum@dhe.mo.gov and [Sarah Schedler](#) at sarah.schedler@dhe.mo.gov

*Most recent two-year official rates for loans that went into repayment in 2010

RESEARCH UNIVERSITIES ARE ECONOMIC ENGINES FOR THE STATE



Missouri universities generated **172** patent applications, **11** start-up businesses and **306** new inventions in 2012. Washington University and the four campuses of the University of Missouri together have generated almost **\$40 million** in cumulative royalties and licensing income since 2010, according to a new report by the Association of University Technology Managers.

The four campuses of the University of Missouri System generated **\$6.7 million** in adjusted gross income from licenses and royalties, nine startups, **33** patents and **74** patent applications in 2012.

Washington University earned **\$5 million** in adjusted gross income, created two start-up businesses, received **22** patents and filed **98** new patent applications during that period.

The AUTM report helps measure the economic impact research institutions have on their communities and states. Nationally, the number of new startups increased **5** percent, and the number of licenses and options executed increased strongly by **5** and **8** percent respectively, for a total of **6,372** new technologies starting development at higher education institutions.

David Russell, Missouri commissioner of higher education, said the research and development that take place on college and university campuses have an economic impact on the state.

“Colleges and universities are generating new patents, cutting edge technologies and productive intellectual properties,” said Russell. “As a state, we get a huge return on our investment in higher education.”

Number of MDHE Edistribution Messages Expected to Increase

Due to recent design changes made to improve the quality of the Missouri Department of Higher Education's newsletter, the MDHE anticipates sending more messages by way of the MDHE's edistribution listserv. For announcements requiring immediate attention, edistribution messages will now be sent to those individuals who are signed up to receive e-correspondence regarding the latest happenings at the MDHE.

During the 2012-2013 academic year, the MDHE disseminated 97 edistribution messages that covered a variety of postsecondary topics including appropriations for [state aid programs](#), award amounts for [Bright Flight](#) recipients, [A+ Scholarship](#) reimbursement caps, [FAMOUS](#) availability, scheduled MDHE holiday closures, [webcast](#) offerings, availability of the “MDHE Digest” and more.

Julie Meyer, MDHE director of student access and success programs, foresees the increase as an improved means of communicating with postsecondary audiences across the state.

“With the change from a monthly e-newsletter to a quarterly electronic magazine, some additional communications will be sent via a message rather than waiting for the next electronic publication,” said Meyer. “Education professionals will want to make sure they are subscribed to receive these notifications to stay updated on important MDHE programs and services.”

Postsecondary professionals who are interested in receiving these timely updates are encouraged to complete and submit the MDHE's Online E-subscription Form at <http://www.dhe.mo.gov/mdhedigest/signup.php>. There is no limit on the number of recipients who may subscribe from any one institution or organization.

Current edistribution listserv message offerings include updates about the MDHE's quarterly electronic magazine, MDHE services and [publications](#), Missouri state aid programs and FAMOUS. When completing the online subscription form, please be sure to check the appropriate boxes for the correspondence you would like to receive.

.....
For more information regarding the MDHE's edistribution listserv, contact [Morgan McAboy-Young](#), MDHE marketing specialist II, at morgan.mcaboy-young@dhe.mo.gov.

On Aug.1, the U.S. Department of Education announced the availability of the updated 2013-2014 Federal School Code List of Participating Schools via the Information for Financial Aid Professionals website.

The Missouri Department of Higher Education encourages financial aid officers and high school guidance counselors to download and print a copy of the updated 2013-2014 Federal School Code List of Participating Schools to assist students who are planning to take college courses during the fall 2013 or spring 2014 semesters.

Note: A school can only have one city and state for each FSC. In addition, changes to the FSC File do not update your school's name or address in any other USDE database. If you need to change the "Official Name or Address" of your school, you must submit an "Update" application through the [E-App website](#).


Federal Student Aid - IFAP ILH

[fap.ed.gov/fap/fedSchoolCodedList.jsp](#)

[Sharepoint](#)
[STD Pub Admin](#)
[M/WE Directory](#)
[Basecamp](#)
[Enterprise](#)
[MCESS Portal](#)
[Bookmarks](#)


GO FURTHER
FEDERAL STUDENT AID



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[Getting Started](#)
[What's New](#)
[Calendar](#)
[Library](#)
[Training](#)
[Help](#)
[Feedback](#)

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[Advanced Search](#)

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[System & Processing Links - Programs](#)
System & Processing Links - Transmission
[Participation Links - Application](#)
[Participation Links - Programs](#)
[Funding Links](#)
Resource Links
[Financial Partners Links](#)
[Federal Loan Servicer Links](#)
[Student & Parent Links - Application](#)
[Student & Parent Links - Programs](#)
[ED Links](#)
[Other Links](#)

Library - Federal School Code List

The Federal School Code List contains the unique codes assigned by the Department of Education for schools participating in the Title IV federal student aid programs. Students can enter these codes on the Free Application for Federal Student Aid (FAFSA) to indicate which postsecondary schools they want to receive their financial application results.

The Federal School Code List is a searchable document in PDF and Excel format. The list will be updated on the first of February, May, August, and November of each calendar year.

Federal School Code List

- 2013-2014 Federal School Code List in PDF Format
- 2013-2014 Federal School Code List in Excel Format
- [How To View the Federal School Code List in Word Format](#)

[Plugins & Videos](#)

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[Notices](#)

[Whitehouse.gov](#)
[USA.gov](#)
[EC.gov](#)

MISSOURI

Federal School Codes - Domestic

MISSOURI

MISSOURI

AT TOTAL UNIT OF HEALTH SCIENCES
#01 JEFFERSON

KANSASVILLE MO #4016
FEDERAL SCHOOL CODE: 006471

ACADEMY OF RAIN BIRCH
184 SOUTH GLENTON RD
UNDEVELOPED MO #4064

FEDERAL SCHOOL CODE: 004071

ACADEMY OF CALVIN PROFESSIONAL
1001 EAST LAMAR AVENUE
JEFFERSON MO #4011

FEDERAL SCHOOL CODE: 002211

AMERICAN COLLEGE OF RAIN BIRCH
111 WINDCHERRY DRIVE
JEFFERSON MO #4060

FEDERAL SCHOOL CODE: 010404

AMERICAN COLLEGE OF TECHNOLOGY
1017 PIERCE AVE, STE 200
JEFFERSON MO #4060

FEDERAL SCHOOL CODE: 001817

AMERICAN TRADE SCHOOL
1001 PIERCE BLVD
JEFFERSON MO #4019

FEDERAL SCHOOL CODE: 001410

ANTHONY COLLEGE
11111 PIERCE BLVD
JEFFERSON MO #4060

FEDERAL SCHOOL CODE: 010308

ANTHONY COLLEGE - ANTHONY COLLEGE, KANSAS
100 STATE LANE ROAD
JEFFERSON CITY MO #4114

FEDERAL SCHOOL CODE: 010106

ANTHONY COLLEGE - AFTER SCHOOL
1001 SOUTH BIRCH DRIVE
JEFFERSON MO #4060

FEDERAL SCHOOL CODE: 001317

AQUINAS UNIVERSITY OF THEOLOGY
1133 JORDAN AVE
JEFFERSON CITY MO #4016

FEDERAL SCHOOL CODE: 010410

ART INSTITUTE OF PRINCETON (SEE: BROWN M)
1000 PARK ROAD
JEFFERSON MO #4060

FEDERAL SCHOOL CODE: 010306

ASSEMBLY OF GOD THEO. SEMINARY
184 S GLENTON AVE
UNDEVELOPED MO #4100

FEDERAL SCHOOL CODE: 011110

AVATAR INSTITUTE OF MANAGEMENT
1001 HUNTER ROAD
KANSAS CITY MO #4119

FEDERAL SCHOOL CODE: 004040

AYVA COLLEGE
1001 WORNALL ROAD
KANSAS CITY MO #4141

FEDERAL SCHOOL CODE: 001640

BAPTIST BIBLE COLLEGE
410 EAST KANSAS
UNDEVELOPED MO #4016

FEDERAL SCHOOL CODE: 010106

BARNES-JENNINGS COLLEGE OF BUSINESS AND AL. CITY YOUNG COLLEGE
AND BROWN
1401 LAMAR MO #4119
FEDERAL SCHOOL CODE: 004040

BOWLING GREEN TECHNICAL EDUCATION CTR
1001 WEST ASHLEY ROAD
BOWLING GREEN MO #4114

FEDERAL SCHOOL CODE: 010410

BRYAN CAREER COLLEGE
101 NORTH PLEASANT AVENUE
UNDEVELOPED MO #4064

FEDERAL SCHOOL CODE: 004041

BRYAN COLLEGE - COLUMBIA
101 LAMAR UNIVERSITY BUILDING
COLUMBIA MO #4100

FEDERAL SCHOOL CODE: 001640

BRYAN CAREER COLLEGE
100 CALVERT ROAD
KANSAS CITY MO #4141

FEDERAL SCHOOL CODE: 001640

CAPT CARBONATE CAREER & TECHNOLOGY CTR
1001 SOUTH 10TH STREET
CAPT CARBONATE MO #4710

FEDERAL SCHOOL CODE: 001011

CAREER & TECHNOLOGY CTR AT PT GEORGE
101 NORTH PLYMOUTH ROAD
INDEPENDENCE MO #4064

FEDERAL SCHOOL CODE: 004041

CARTRIDGE & CARBON DUTCH-CARTRIDGE
MO #4710 STREET
CARTRIDGE MO #4064

FEDERAL SCHOOL CODE: 001011

CAUL CAREER COLLEGE
101 EAST FLAM CT
BARNHARTVILLE MO #4710

FEDERAL SCHOOL CODE: 010414

CENTER FOR HEALING ARTS (THE, LLC)
1001 SOUTH 10TH STREET
ST LOUIS MO #4100

FEDERAL SCHOOL CODE: 001640

CENTRAL BIBLE COLLEGE
1009 S GRANT AVE
UNDEVELOPED MO #4064

FEDERAL SCHOOL CODE: 004041

CENTRAL CHRISTIAN CHURCH OF THE BIBLE
401 EAST KANSAS STREET
NORWELL MO #4710

FEDERAL SCHOOL CODE: 010414

CENTRAL COLLEGE OF COSMETOLOGY
101 MISSOURI AVE MISS MALL
WYNNEFIELD MO #4100

FEDERAL SCHOOL CODE: 001011

CENTRAL METHODIST UNIVERSITY
41 CENTRAL METHODIST UNIVERSITY
CHILLICOTHE MO #4100

FEDERAL SCHOOL CODE: 001641

CHAPLAINCARE BEAUTY ACADEMY
101 ELM ST
CHILLICOTHE MO #4400

FEDERAL SCHOOL CODE: 001641

CITY POSITIVE BEAUTY ACADEMY
90 SOUTH HANSON STREET
WEBB CITY MO #4070

FEDERAL SCHOOL CODE: 001640

CITY YOUNG COLLEGE
711 E 10TH STREET
KANSAS CITY MO #4100

COLUMBIAN COLLEGE OF DESIGN
1705 WEST WILSON
CLINTON MO #4100

FEDERAL SCHOOL CODE: 010410

COLLEGE OF THE SEABOARD
1001 LAMAR MO #4710

FEDERAL SCHOOL CODE: 001640

COLUMBIAN TECHNICAL NORTH KANSAS CITY
101 EAST 10TH STREET
NORTH KANSAS CITY MO #4114

FEDERAL SCHOOL CODE: 011110

COLUMBIA AREA CAREER CENTER
400 SOUTH PROGRESS ROAD
COLUMBIA MO #4100

FEDERAL SCHOOL CODE: 010410

COLUMBIA COLLEGE
101 EAST 10TH STREET
COLUMBIA MO #4100

FEDERAL SCHOOL CODE: 001640

CONCEPT UNIVERSITY COLLEGE
800 S E COUNTRY RD Y
CONCEPT MO #4400

Build-A-Bear Workshop Foundation

Visit the Build-A-Bear website to review the grant guidelines and submit an application: <http://www.buildabear.com/shopping/contents/content.jsp?catl=400002&id=700012>.

The Kids in Need Foundation is dedicated to engaging students in the learning process by providing grants towards the purchase of supplies for students in special classroom learning experiences. Kids in Need teacher grants, sponsored by retailers and education credit unions, help pre-K through 12th grade educators develop innovative learning opportunities for their students. The purpose of these grants is to provide support for classroom teachers who have innovative, meritorious ideas but lack the budget to bring them to life. Projects qualify for funding if they make creative use of common teaching aids, approach the curriculum from an imaginative angle, or tie nontraditional concepts together for the purpose of illustrating commonalities. Approximately 300 to 600 grants in the amount of \$100-\$500 are awarded each year. The application deadline for the Kids in Need Foundation teacher grants is Monday, Sept. 30, 2013. For additional information, visit <http://www.kinf.org/grants/>.

Online applications must be submitted by Tuesday, Oct. 1, 2013. For more information, visit <https://targetfieldtripgrants.target.com/rules.php>.



Once you register below, an account activation e-mail will be sent to you. Just click on the link provided in the e-mail to get started on your Field Trip Grant application.

As seniors in high school, the Missouri Department of Higher Education's interns are progressing along the journey to college rapidly. The Free Application for Federal Student Aid, scholarship opportunities, college admission processes and tuition expenses are among several postsecondary hurdles the interns are preparing to jump over this academic year. Along their journey, the MDHE interns are logging their personal experiences and sharing them with you to create open dialogue between students and postsecondary administrators, college access professionals and guidance counselors.



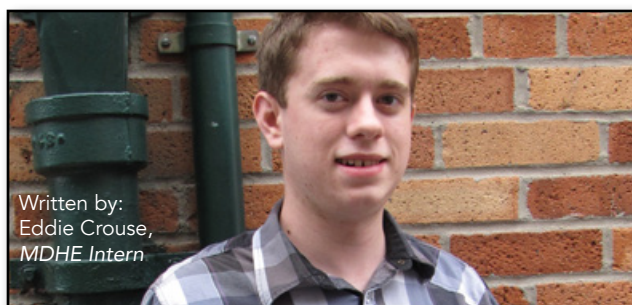
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 www.twitter.com/journey2college

 www.youtube.com/journey2college

A Student's Perspective on College Websites



Written by:
Eddie Crouse,
MDHE Intern

I personally would prefer colleges to offer a page or PDF that easily lists all scholarships, the application date and requirements and the award amount instead of having to open countless tabs that contain only one scholarship each. Some schools don't even provide links to more information about their scholarships, making it very hard to estimate the affordability. It would also be very beneficial to give as much detailed information about their financial aid process as possible.

Although many students have already started looking at colleges before the beginning of their senior year, the college search process is still an important aspect of the actual applying that starts up. Students could have an unrealistically large list of schools, and the ability to easily gather and organize information is crucial.

Financial aid is important to most students regardless of the out-of-state versus in-state question; however, not all college websites make it easy to understand the different options that are available.

While it may at first seem petty to comment on the design of college websites, the psychology behind it is not to be overlooked. A well-designed website will naturally look more inviting than one that is not. This includes style, colors, layout and overall attention to detail; although the admissions department may not be responsible for updating the biology department's website, a prospective science major can be really let down by a list of courses and events that are only as recent as 2009.

Streamlining the layout of college websites and providing more information about the application process will allow students to not only gain a greater understanding of the process itself, but also to better evaluate their own goals and needs.

In-state versus Out-of-State? Weighing the Options



Written by:
Alex Prenger,
MDHE Intern

As a college access professional, what kind of advice can you give me and other students who are struggling with these issues? What factors should we be considering to aid in making the best choice on what college to attend? Should the greater focus be on tuition and costs, or the career opportunities presented upon graduation?

When choosing a college, one of the most concerning roadblocks students face is the toll bridge—the high cost of tuition, housing, meals and transportation that come along with choosing an out-of-state school. Dropping off the bridge and drowning in debt is a great fear in this situation. How can a high school senior, like me, create a plan to afford out-of-state tuition without asking my parents for the funds? My parents are already helping to pay for my sister's college tuition, and finances are stretched tightly enough without having to deal with the possibility that I may attend school out of state. I think many students are in the same financial situation. Would it be worth it to take out student loans to help pay for the extra costs? Also, if we have earned college credit by dual enrolling in high school, would we be able to transfer it out of state?

I think that many of my peers are struggling with some of the same questions I have presented. Can you help us find a way to follow the career path we have chosen?

As a senior in high school, I am looking at many different aspects when deciding which college I would should to attend. At this time, I am thinking about whether or not to choose an in-state or out-of-state college. When making this significant decision, there are many things I have considered such as tuition, various fees, location, distance from home, housing and campus life. There are plenty of college/university options available to students in Missouri, but for certain fields of study, an out-of-state college may be a better option. For example, if someone wanted to become a veterinarian specializing in marine or aquatic animals, Missouri may not be the best state to pursue this course of study. Although there are great veterinary programs in Missouri schools, an out-of-state school located on the West Coast may provide a better hands-on academic program. Missouri also has numerous performing arts programs available, but if a student wanted to have a career performing on Broadway, would it be more beneficial to choose a school in New York?

The MDHE welcomes your comments regarding the "Journey to College" column. Please submit your feedback at <http://www.dhe.mo.gov/limesurvey/index.php?sid=47653&lang=en>. Your response may be featured in the December issue of "Inside Missouri Higher Education."

New Deputy Commissioner

Serves MDHE in Multiple Roles



Leroy Wade

To many new postsecondary and secondary administrators, Leroy Wade may be just one of 60-plus employees at the Missouri Department of Higher Education. But in the eyes of more seasoned professionals, Wade is an authority on state financial assistance programs and a force within Missouri's higher-education community. If your career path has yet to intersect with Wade's, the opportunity to pick his brain regarding higher education in Missouri may be just around the corner thanks to a new job assignment.

With more than 27 years of service to the MDHE under his belt, Wade was appointed in July to the MDHE's deputy commissioner position—formerly occupied by Paul Wagner. In February, Wagner resigned from the MDHE to assume duties as the new executive director for the Council on Public Higher Education.

Prior to accepting the appointment, Wade was asked to serve as interim deputy commissioner by David Russell, MDHE commissioner. According to Russell, Wade's professional experience made him the natural choice for the job.

"Leroy is familiar with nearly every aspect of the Department's operations, and his leadership style is well known and appreciated by our staff. Those are important qualities to me when I'm looking for a deputy," said Russell. "Leroy knows most of the senior leaders in the higher education community. His knowledge of legislative affairs, student financial aid, proprietary institutions and distance education policy on the national level is invaluable to us."

Wade's invaluable knowledge of state aid programs and higher education legislation began to take form after he secured employment with the MDHE as a research associate in January 1986. Wade says he had no idea that he was embarking on a 20-plus-year stint that would aid the MDHE in its goal to increase access and success in higher education.

"I certainly did not think I would be here (MDHE) 27 years later. My previous work experience had been with county government, and I viewed the movement to the state as an opportunity to broaden the impact of my work," said Wade.

Wade's interest in state government and politics led him to pursue a bachelor's degree in political science at Westminster College in Fulton, Mo. Due to the educational experiences he received as an undergraduate student, Wade elected to continue his studies at the University of Missouri in 1989, where he would later earn a master's degree in public administration.

Wade credits his father-in-law for influencing his educational and career goals.

"My father-in-law was an education professional, a high school principal in the Springfield area for more than 25 years, and he encouraged me to work in the education field because of the challenges and rewards," said Wade. "I followed his advice and things have worked out pretty well for me."

Due in part to the charge from his father-in-law, Wade has worked his way up the MDHE's ranks and now carries out daily tasks as both the deputy commissioner and the assistant commissioner

"His knowledge of legislative affairs, student financial aid, proprietary institutions and distance education policy on the national level is invaluable to us."



of financial assistance, outreach and proprietary certification.

As the 2013-2014 academic year unfolds, Wade is settling into the numerous roles he serves in at the MDHE and in his personal life. For Wade, balance will be a key factor in managing both the deputy commissioner and assistant commissioner of financial assistance, outreach and proprietary certification positions.

"As with most things in life, I will need to strike a reasonable balance. In this case, that balance is between and among my different work responsibilities as well as my life beyond state government," said Wade.

Wade's transition from interim deputy commissioner to deputy commissioner occurred within a matter of months and was made with minimal difficulty thanks to his staff of eight. With years of service totaling more than 74 years, collectively, Wade's staff has aided him in achieving the level of balance needed to oversee three unit areas.

"Fortunately, I work with an outstanding staff. Over the period that I was 'interim,' they proved that they are up to the task of keeping each program area working like a well-oiled machine and supporting me as I serve in the additional role of deputy," said Wade. "While my day-to-day responsibilities in each functional area will change, I intend to remain engaged in those areas and provide the support and leadership my staff needs to keep things operating on the level we have come to expect. One of my major tasks will be to remove barriers and provide the support they need to accomplish that."

As Wade begins his first academic year as deputy commissioner, he hopes to use experiences gained from working alongside his staff to remove barriers in higher education. While the MDHE's mission to "Build Missouri's future...by degrees" may seem abstract to some, Wade has a clear idea of what that means to the deputy commissioner's office.

"Students must come first in our work. Officials in student aid offices are extremely passionate about students and are deeply committed to doing whatever they can to help their students succeed," said Wade. "I want to bring that excitement about students to my new position because I think we must focus on student success if our state and nation are going to compete successfully across the globe."

To promote higher education in Missouri, Wade looks forward to working with legislators, financial aid officers, high school counselors and college access professionals.

"Many times, we seem to get caught in the mindset that Missouri does not measure up or that we lag behind everyone else. And, frankly there are a lot of things we could do better and improvements that we could make," said Wade. "But beyond identifying those opportunities for strengthening and improving our current programs and systems, I think an important task is to spread the good news about Missouri higher education. I look forward to sharing about how Missouri higher education is meeting the challenges of the world and opening doors of prosperity for all of the state's citizens."

When he is not crusading for higher education, Wade can be found enjoying two of his favorite pastimes: music and farming. As access and affordability issues in higher education arise, Wade often finds solace in his love for music and working on his family farm.

"Music, both in the form of performing as well as listening, has been one of my interests since an early age. I enjoy almost all musical genres and believe there is good music to be found across the spectrum," said Wade. "As a drummer and singer, I am most connected to classic rock and country and western music, but I have played many styles and musical types over the years."

When the soothing sounds of his tunes no longer beckon, Wade can be found on his family farm tending to his beef livestock. Farming, a long-time hobby of Wade's, keeps him grounded when faced with obstacles in state government.

"I take great pride in my farm background, and I continue to raise beef cattle on my small farm. While there is plenty of hard work, I find the direct gratification of delivering a baby calf, or repairing a piece of machinery, or seeing a new calf crop develop as a potent antidote for the more frustrating aspects of working in state government."

When the occasional obstacle presents, Wade hunkers down in his office to develop strategies to combat college access roadblocks. His involvement with statewide committees, including the National Association of State Student Grant and Aid Programs, National Association of State Administrators and Supervisors of Private Schools,

Missouri Scholarship Foundation, Missouri School College Relations Commission, Missouri Association of Student Financial Aid Personnel, Kids Chance of Missouri and the Council of State Government/ Presidents Forum State Reciprocity Project-Drafting Team, has increased dialogue in the push for timely initiatives to improve college preparedness and affordability.

"I have grown to appreciate the great diversity within our system of postsecondary education, and to understand that, we must all work together, collaboratively, if we hope to continue to move forward and improve. We need everyone at the table, and everyone must have their voice heard. While we cannot meet everyone's desires and expectations, we must be committed to open and transparent processes as we go about the work of the MDHE and the Coordinating Board for Higher Education."

Wade's new multi-faceted position has not only provided him with the opportunity to build external relationships with the state Legislature and secondary and higher education professionals, it has also afforded numerous opportunities to collaborate with fellow MDHE employees who share his love and passion for college access.

"Although we are a small agency, we really have an outstanding staff. It is a dedicated and hardworking group but also a group that is filled with good relationships and an ability to have fun while focusing on the task at hand." Wade adds, "I want to use my experience and knowledge to continue our quest to meet the big goal of college attainment for Missouri citizens."

REQUESTS FOR MDHE OUTREACH PRESENTATIONS NOW BEING ACCEPTED

For many years, the Missouri Department of Higher Education's outreach services have helped Missouri students realize their dreams of obtaining a postsecondary education. In addition to distributing important information during fall college fairs, the MDHE also conducts workshops for prospective postsecondary students at the request of high school counselors and other professionals interested in students' postsecondary access and success.

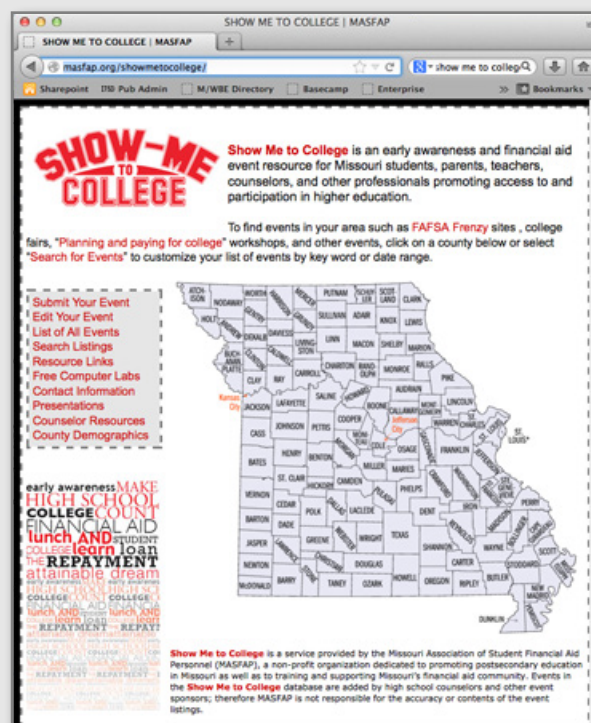
The MDHE's "Planning and Paying for College" presentation covers the basics of financial aid for students and their families. Topics covered include the types and sources of financial aid, how to apply for financial aid and resources for locating additional aid. Federal and state financial aid programs, as well as the Free Application for Federal Student Aid, are discussed.

To request a presentation for your students, please use the MDHE's online [Speaking Event Request Form](#).

Requests for outreach services generally increase each fall. To ensure the MDHE is able to accommodate your request, please submit the [Speaking Event Request Form](#) at least 30 days before your event. When completing your request, please allow 10 business days for the MDHE to respond to and confirm attendance at your event. MDHE outreach staff are available to give presentations to students and families during the school day or at financial aid nights.

For additional information, please contact Lisa Wilson at 573-751-2361 or lisa.wilson@dhe.mo.gov, or Kim Howe at 573-291-9149 or kim.howe@dhe.mo.gov.

Want help promoting your outreach event? Add your "Planning and Paying for College" workshop, college fair, FAFSA completion workshop, or other event to the Missouri Association for Student Financial Aid Personnel's event database, [Show-Me to College](#). It's free!



SMART ABOUT SPENDING 101

Marilyn Landrum, MDHE student associate for default prevention and financial literacy expert, highlights several ways in which students can save money while attending college in her new regular feature column, "Smart About Spending 101."

Often times, students waste their money on items they've paid for already, or they can get for free or at a discount rate. Remember to carry your Student ID with you and flash it when you are going to a movie, traveling back home for a visit, or even at a restaurant.

When parents drop their freshman student off at college, this is often the first time that their student has been "on his/her own." Does this trigger a memory from your own first-year experience? Students who encounter this new-found freedom soon learn that they are able to come and go as they please, without having to answer to a parent or guardian. Even though it's important for college students to develop new friendships with increased exposure to social activities, college students should be cautioned against overspending. While eating out offers a more convenient way to achieve daily nourishment, college students should utilize their meal plans in addition to frequenting the Student Center to learn more information regarding upcoming campus activities. Instead of traveling off campus to a movie, take advantage of social activities provided on campus (e.g., movie and game nights, intramural sports, concerts, plays, etc.)

Be proactive in finding out what your college/university has to offer. Your friends may actually appreciate you speaking up to suggest an alternative

to an activity that will drain your pocket money stash. Establish a spending plan that you can follow though the school year. Remember, the goal is not to put to restrictions on your social experience, but to make you more aware of how quickly unnecessary expenses can add up. Try to develop a "realistic" budget that speaks to your needs. This is not a test that you can afford to fail! Decide how many times a week you can go out to eat instead of using the meal plan you've already been charged for along with tuition and other fees. And if you are slated to receive a refund check, you can always return those funds to reduce your student loan debt. Otherwise, figure out a way to stretch these funds out over the fall semester.

If you need help creating a spending plan, check with your financial aid counselor or the student success office. The Missouri Department of Higher Education's "Planning for Financial Success" academic calendar is available to aid you in keeping track of assignments, appointments, payment due dates and other important events. This resource addresses a variety of financial literacy topics and has a budget worksheet in the back. To view the 2013-2014 "Planning for Financial Success" academic calendar, log on to <http://www.dhe.mo.gov/publications.php>.





If you enjoy seeing students progress along the Journey to College, the Missouri Department of Higher Education and the Missouri Association for Financial Aid Personnel wants you! Volunteers are needed to staff more than 70 FAFSA Frenzy events held in January, February and March 2014. Help students in your area access financial assistance to cover 2014-2015 college expenses. To learn more about 2014 FAFSA Frenzy volunteer opportunities, visit <http://www.dhe.mo.gov/ppc/collegegoalsundayFAO.php>.



The College Goal SundaySM program was created by the Indiana Student Financial Aid Association with funding from Lilly Endowment, Inc. and with supplemental support from Lumina Foundation for Education. The program is managed by USA Funds.

Missouri Increases Number of FAFSA Frenzy Sites for 2014 Program

In May, the Missouri Department of Higher Education opened its annual application process for postsecondary institutions, high schools and community organizations interested in serving as host sites for 2014 FAFSA Frenzy events. The official application deadline was Friday, Aug. 23, at 5 p.m. For the 2014 program, FAFSA Frenzy sites were selected based on strategic criteria such as community reach for target audiences, even distribution across the state, 2013 performance

(taken into consideration for repeat sites) and other factors. The MDHE is happy to report that more than 70 sites in more than 40 counties have been accepted to host FAFSA Frenzy events in January, February and March. The number of sites selected for the 2014 FAFSA Frenzy program represents a significant increase over any prior year for this program in Missouri.

MDHE and MASFAP Looking for a Few Good Volunteers to Staff 2014 FAFSA Frenzy Events

In 2013, the Missouri Department of Higher Education and the Missouri Association for Financial Aid Personnel served a record number of applicants completing the 2013-2014 Free Application for Federal Student Aid. A total of 1,470 Missouri students completed the FAFSA during FAFSA Frenzy events held across the state in January, February and March. Numbers reported for 2013 FAFSA Frenzy events represented a 5.6 percent increase over numbers reported by site coordinators in 2012. The MDHE and MASFAP would like to build on their recent success and are seeking volunteers to take part in 2014 FAFSA Frenzy events.

During the 2011-2012 academic year, Missouri postsecondary students received \$2.4 billion in federal financial aid and an additional \$1.1 billion in financial aid from other sources, such as the state of Missouri and institutional aid. FAFSA Frenzy makes applying for these funds easier by providing students with free help filling out the FAFSA, the first step in applying for federal and state aid. The strength of statewide FAFSA Frenzy events is in the dedicated volunteers who are willing to share their expertise, time and commitment. According to David Russell, commissioner for higher education, FAFSA Frenzy events help break down financial barriers students may face when tackling issues associated with postsecondary education.

"Students encounter many obstacles in the path to college," said Russell. "The dedicated volunteers of FAFSA Frenzy help remove those obstacles so students can apply for financial aid on time."

With preparations for 2014 FAFSA Frenzy events underway, the MDHE and MASFAP encourage new and seasoned financial aid officers, high school counselors, college access professionals to complete the 2014 FAFSA Frenzy Volunteer Application as soon as it is available later this fall. With more than 70 sites

in over 40 counties, industry professionals will have plenty of opportunities to help out at a local event(s). As in past years, a toll-free volunteer support line, courtesy of MOHELA, will be available to assist sites on the main event date of Sunday, Feb. 9, 2014, by helping to answer any of the more sticky questions that invariably arise. This call center will rely on seasoned financial aid volunteers from the St. Louis area. To find the right opportunity for you, review the complete list of sites, including the toll-free volunteer support line, visit the [MASFAP Show-Me to College](http://dhe.mo.gov/ppc/collegegoalsundayFAO.php) events database to search by county, city, date, or other criteria. For more information, visit <http://dhe.mo.gov/ppc/collegegoalsundayFAO.php>.

You do not need to be a FAFSA expert to volunteer. In addition to assisting with FAFSA completion, FAFSA Frenzy sites need volunteers to perform tasks such as staffing registration tables, directing parking, or setting up refreshments. Site coordinators at each 2014 FAFSA Frenzy site will determine event logistics and issue job assignments accordingly.

Lisa Wilson, MDHE outreach services coordinator, says FAFSA Frenzy volunteers play a major role in decreasing any reservations students and parents may have with completing the FAFSA.

"Volunteers are essential to the success of FAFSA Frenzy," said Wilson. "You don't have to be overly knowledgeable in regards to the actual application. Just being there to offer support and assistance with a reassuring smile can help take the anxiety out of completing the FAFSA for many first-time filers."

If you are interested in volunteering at one of Missouri's 2014 FAFSA Frenzy sites, visit <http://dhe.mo.gov/ppc/collegegoalsundayFAO.php>. Information regarding line-by-line training on the FAFSA will be released at a later date.

A complete listing of official sites will be released via an MDHE edistribution message later this month. For additional information regarding Missouri's 2014 FAFSA Frenzy program, please contact [Jaron Vail](#), MDHE outreach services program specialist, [Julie Meyer](#), MDHE director of student access and success programs, or [Lisa Wilson](#), MDHE outreach services coordinator.

Welcome to the inaugural edition of "Inside Missouri Higher Education." The Missouri Department of Higher Education staff is extremely excited about this new avenue for communicating with those interested in Missouri higher education. Published quarterly, "Inside Missouri Higher Education" will contain a wealth of information about the range of issues that impact Missouri higher education using a new, more visual format. And in every issue, like it or not, you can find my column, "Deputy Commissioner's Corner." My ultimate goal is to highlight positive happenings in education in Missouri while providing some insight into issues receiving attention at the Capitol.

And speaking of the Capitol, this is budget time in Jefferson City. We are feverishly working to collect data from institutions and each MDHE unit to import into the myriad of forms and documents that comprises a state department budget request. We submit our request to the Missouri General Assembly and the governor's office by Oct. 1, but that is only the first lap of a long race to final action on state appropriations. Although the legislature returns to town in early January, the public side of budget work starts after the governor delivers his State of the State address, marking the release of his budget recommendations for state government. For the current fiscal year, the governor's recommendations totaled more than \$25 billion. Approximately, \$8 billion in funding comes directly from General Revenue, also referred to as state funding sources. Higher education in Missouri currently accounts for about \$1 billion of these funds.

Once the governor has had an opportunity to announce his recommended appropriations, the General Assembly kicks into gear. Committee meetings are held and departmental and institutional recommendations are discussed, revised and voted on. The General Assembly, starting with the House of Representatives, then votes on the funding bills as recommended by the budget committees. At this point in the process, the General Assembly may conduct a second review of funding bills up for discussion. Once the budget bill is adopted—often referred to as the Truly Agreed to and Finally Past version—by the General Assembly, it is sent to the governor for action. This process occurs in early May. By law, this process must take place at least one week before adjournment. The governor has until the beginning of the next fiscal year (July 1) to sign the bills. With budget bills, the governor also has a line-item veto power, meaning he can veto any individual funding line, even though he is signing the bill as a whole. As we all know firsthand, the governor also has the authority to withhold funds and restrict spending to balance the state's revenues and expenditures. And guess what? By the time the bill is signed, we have already started the next budget process for the fiscal year, which is 12 months down the road. But while it is easy to make light of the somewhat arcane process of allocating state funds, it is the root of our governmental system. The allocation of resources determines the direction and focus of state government. I know what you're thinking: "Thank you, Mr. Obvious." My point is to emphasize how important your attention and, sometimes, involvement is as those decisions are being made. I hope our new publication will be part of what you need to do just that.

Deputy Commissioner's Corner

Leroy Wade, MDHE deputy commissioner, covers issues in higher education as they unfold at the Capitol in his new regular feature column, the "Deputy Commissioner's Corner."



BRIGHT FLIGHT ACT SCORES FOR 2014 HIGH SCHOOL SENIORS ANNOUNCED

To qualify for the Bright Flight Scholarship program, students must score in the top 5 percent of all Missouri students taking either the ACT or SAT exam. The Missouri Department of Higher Education uses the scores published in the ACT Profile Report for Missouri to establish the qualifying ACT scores for this program. For 2014 high school seniors, the qualifying scores are based on the performance of the 2013 graduating class. To be eligible for a Bright Flight award, members of the senior class of 2014 must achieve a composite score of:

- 31 to qualify in the top 3 percent, or
- 30 to qualify in the top fourth and fifth percentiles.

These are the same ACT scores that were required last year. The SAT scores required for 2014 high school seniors are not yet available from the College Board.

Bright Flight award amounts are tiered based on whether the student's score is in the top 3 percent or the top fourth and fifth percentiles. Students scoring in the top 3 percent are eligible for an annual award of up to \$3,000 while students scoring in the top fourth and fifth percentiles are eligible for up to \$1,000 annually. The actual award amounts for the 2014-2015 college academic year won't be available until summer 2014, after the governor has signed the appropriation bill.

All awards are conditional on sufficient state appropriations. Students in the top 3 percent must receive the full \$3,000 award before students in the top fourth and fifth percentiles will be funded. Students in the top fourth and fifth percentiles who maintain their eligibility may receive an award in the future if funding becomes available.

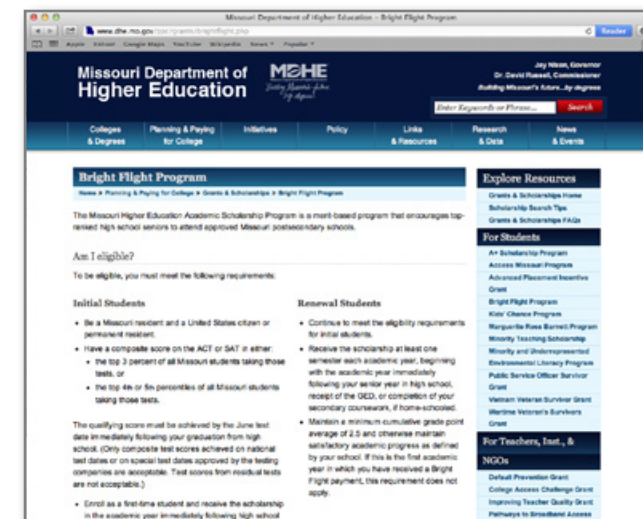
Although the qualifying ACT scores have remained constant for the last several years, the qualifying scores are subject to change annually because they are based on a percentage of test takers. Students must achieve the score announced in August of their senior year in high school to be eligible for the scholarship.

If you have any questions regarding Missouri state aid programs, please contact:

Connie Bestgen, program specialist
800-473-6757, option 4, 573-751-1772, or
connie.bestgen@dhe.mo.gov

Amy Haller, program specialist
573-526-7958 or amy.haller@dhe.mo.gov

Kelli Reed, student assistance associate
573-751-2444 or kelli.reed@dhe.mo.gov





FINANCIAL AID DEVELOPMENTS

By Kim Slote, Policy Analyst

Kim Slote, MDHE policy analyst, provides timely updates regarding federal higher education programs in her new regular feature column, "Financial Aid Developments."

COMMON MANUAL

The July 1, 2013 annual update of the Common Manual is available in electronic format at www.commonmanual.org. The camera-ready copy that is optimized for printing is available here. Links and information for the Common Manual can also be found on the [MDHE website](http://mdhe.mo.gov).

CONFERENCES

On July 9, 2013, the U.S. Department of Education published an [Electronic Announcement](#) giving the date and location of the upcoming 2013 Federal Student Aid Training Conference for financial aid professionals. The conference will be held at the Mandalay Bay Hotel in Las Vegas, Nev., from Dec. 3-6, 2013. Topics that will be the focus of this year's conference include changes to:

- Free Application for Federal Student Aid,
- Gainful Employment,
- 150% Direct Loan Sub Limitation,
- Pell Grant Lifetime Eligibility Limits,
- Loan Repayment Options,
- Verification and
- Return to Title IV.

Be sure to register and book your rooms quickly to ensure your spot at the conference! Information on registration and lodging can be found at the following link: <http://fsaconferences.ed.gov/lasvegas13.html>.

For those who were unable to attend the 2013 NASFAA Conference held in July in Las Vegas, Nev., you still have an opportunity to benefit from the training that was available.

The USDE posted a notice [July 23, 2013](#) with links to the PowerPoint presentations associated with the training sessions at the conference. There is an abundance of information on recent statutory and regulatory changes, with good examples to use for future reference.

NPRM PACKAGE II

On July 11, 2013 the USDE published an [Electronic Announcement](#) to give Second Notice of Proposed Rulemaking revising regulations for the Perkins Loan, Federal Family Education Loan and Direct Loan programs. The draft Notice of Proposed Rulemaking is attached to the notice with "redline" versions of the relevant FFEL Program and Direct Loan regulations. The official NPRM was published by the USDE in the [Federal Register](#) on July 29, 2013. Amendments proposed for the FFEL and Direct Loan Program regulations would incorporate changes made to the Higher Education Act of 1965, as amended, by the Student Aid and Fiscal Responsibility Act included in the Health Care and Education Reconciliation Act of 2010. In addition to other recent statutory changes, these proposed changes should update, strengthen and clarify a number of Student Assistance General Provisions, Perkins Loan, FFEL and Direct Loan program regulations. Comments regarding NPRM Part II were due to the department on or before Aug. 28, 2013.

The first NPRM published in the Federal Register on [July 17, 2012](#) resulted in changes to implement the President's "Pay as You

Earn" student loan repayment plan and to make changes to the Income-Contingent Repayment and Income-Based Repayment loan repayment plans, along with the process for evaluating student loan disability discharge requests. The final regulations for the first NPRM were published in the Federal Register on [Nov. 1, 2012](#).

LOAN SERVICING INFORMATION

The USDE published an [Electronic Announcement](#) July 12, 2013 on upcoming federal loan servicing changes. The USDE continues to update the community regarding Direct Loan servicing changes as their contract with the Direct Loan Servicing Center at ACS comes to a close. Remaining William D. Ford Federal Direct Loan Program Loans were transferred to FedLoan Servicing, Great Lakes Educational Loan Services, Inc., Nelnet and Sallie Mae before Aug. 29, 2013. A schedule of anticipated transitions for other functions performed by ACS was included in the announcement. Also noted is the addition of Nelnet as one of three federal loan servicers, joining FedLoan Servicing and Sallie Mae, that will be assigned newly-made traditional consolidation loans for servicing as of Aug. 5, 2013.

On July 26, 2013 the USDE published a follow up Electronic Announcement indicating changes affecting four Not-for-Profit members of their federal loan servicer teams: COSTEP; EDGEducation Loans; EdManage; and KSA Servicing. The servicing platform they are using will not be available soon. Direct Loans assigned to these four

College Access Advisory Committee Members Named

The Missouri Department of Higher Education is establishing a new [College Access Advisory Committee](#) this fall. Nominations to the committee were accepted through Wednesday, Aug. 28, and as of that deadline, 34 nominations were received. The committee's composition is excellent, including diverse representation from postsecondary institutions as well as high schools and college access professionals, rural versus urban areas and Missouri regions, and overall experience and skills of members. Here are a few interesting facts about the committee's composition:

- CAAC members include a grand total of the following types of professional experience:
 - Financial aid knowledge and experience = 253 years
 - Counseling experience = 234 years
 - College Access experience = 216 years
 - Teaching and classroom experience = 154 years
 - Experience with education policy = 111 years
 - Data analysis experience = 75 years
 - Financial literacy experience = 65 years
 - Experience working with foster kids or homeless youth = 33 years
- Members represent the following types of organizations:
 - 17 currently working within a postsecondary institution
 - 9 working in a K-12 environment
 - 8 representing college access or other organizations
- Members work with the following Missouri regions:
 - Members familiar with audiences statewide = 6
 - Members working with audiences in urban areas = 26
 - Members experienced with rural area audiences = 19

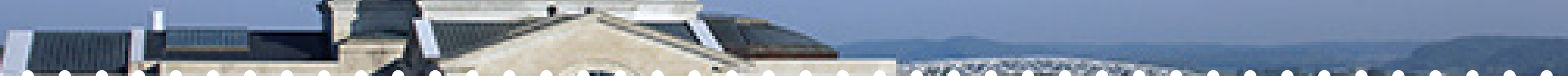
The purpose of the CAAC is to advise the MDHE regarding its college outreach, access, and success programs, services and materials and is expected to meet twice a year, with the first meeting occurring in the fall of 2013.

For more information regarding the MDHE's CAAC, please contact Julie Meyer, director of student access and success programs, at julie.meyer@dhe.mo.gov.

NFP servicers will be transferred to new NFP servicer partners, MOHELA and Aspire Resources, Inc., in August and September 2013. The announcement also includes questions and answers regarding this transition. All borrowers affected will be notified of the servicer

change before and after the transfers occur.

The USDE published an [Electronic Announcement](#) on Aug. 16, 2013 on Loan Servicing Information-Direct Loan Servicing Center (ACS)



Transfer Update and Closure Plan. The information presented in this announcement provides a transfer update, a Direct Loan Servicing Center Availability Information attachment and contact information. The USDE indicated the last set of loans were to be transferred from ACS on Aug. 29, 2013 to FedLoan Servicing, Great Lakes Educational Loan Services, Inc., Nelnet and Sallie Mae. The [attachment](#) provided with the announcement gives detailed information for borrowers and schools on the availability of the Direct Loan Servicing Center through Nov. 15, 2013. On Nov. 16, 2013, all Direct Loan Servicing Center support and messaging will end. Contact information for the current servicers can be found on the Information for Financial Aid Professionals website.

On Aug. 22, 2013, the USDE published an [Electronic Announcement](#) regarding loan servicing customer satisfaction surveys. Beginning Sept. 3, 2013, independent vendors will conduct quarterly surveys to measure customer satisfaction with fifteen federal loan servicers on behalf of the Department. Discovery Research Group will conduct surveys with a random sample of borrowers and OLC Global will survey a random sample of schools. Surveys are designed to take no more than 10 minutes and will ensure respondents remain anonymous. The federal loan servicers are listed in the announcement along with additional information for school survey participants.

The USDE published an [Electronic Announcement](#) Aug. 27, 2013 on customer service performance results for federal loan servicers. The USDE has been assigning federally-owned loans to a team of federal loan servicers since September 2009. Annual assignments are based on servicer performance in areas of customer satisfaction and default prevention. Servicer performance in customer satisfaction was measured by the USDE through independently administered customer satisfaction surveys conducted through June 2013. Default prevention was assessed through analysis of each servicer's portfolio. There are four attachments to the announcement that provide the following information.

- In ["Explanation of Allocation and Customer Service Performance Measure Methodology,"](#) the USDE provides an explanation of the overall performance measure methodology.
- In ["Quarterly Customer Service Performance Results for Not-For-Profit \(NFP\) Members of the Federal Loan Servicing Team – Quarter Ending June 30, 2013,"](#) the USDE provides the fourth quarter's customer satisfaction and default prevention results for Aspire Resources Inc.,

CornerStone, COSTEP, EDGEducation Loans, EdManage, ESA/Edfinancial, Granite State – GSMR, KSA Servicing, MOHELA, OSLA, and VSAC Federal Loans.

- In ["Quarterly Customer Service Performance Results for FedLoan Servicing, Great Lakes Educational Loan Services, Inc., Nelnet, and Sallie Mae – Quarter Ending June 30, 2013,"](#) the USDE provides the fourth quarter's customer satisfaction and default prevention results for these four servicers.
- The attachment titled ["Final Calculation for Fifth Year's Allocation for FedLoan Servicing, Great Lakes Educational Loan Services, Inc., Nelnet, and Sallie Mae,"](#) provides the customer satisfaction and default prevention results for these four servicers and the allocation each servicer will receive in the fifth year.

PROGRAM INTEGRITY Q&A

The USDE published an [Electronic Announcement](#) on July 16, 2013 regarding the Program Integrity Questions and Answers website. The verification portion of the website was recently updated as follows:

- General Questions section:
The resources under VER-Q1/A1 are organized into four sections—General, 2012-2013 Award Year, 2013-2014 Award Year and 2014-2015 Award Year—and are updated as appropriate.
- Verification Items section:
 - Under VI-A7, selected applicants eligible for either of the alternate expected family contribution calculations: Automatic Zero EFC or Simplified Needs Test and placed in Verification Tracking Group V5 must verify their high school completion status and identity/statement of educational purpose, in addition to the other FAFSA/ISIR information listed under VI-A7.
 - Under VI-A8, we are providing the Statement of Educational Purpose in Spanish for students who must sign the statement in person at the institution or with a notary to address concerns raised by the higher education community serving Spanish-speaking students.

To view updates go to the [Program Integrity website](#) and look for bolded revised dates on the questions and answers under applicable topics that have been modified.

STATE AUTHORIZATION REGULATIONS

The USDE issued a Dear Colleague Letter [GEN-13-20](#) on Aug. 9, 2013 titled State Authorization Regulations – Documentation of "other action," State recognition of educational programs beyond secondary education, State's "active role" in approving or licensing institutions, and alternative State approval or licensure process. Guidance is provided in the letter on what documentation of "other actions" institutions may use to establish they have met the state authorization regulatory requirements outlined in 34 CFR 600.9(a)(1)(i). Some examples of alternative State approval or licensure processes that can be used by institutions to comply with the state authorization regulatory requirements under 34 CFR 600.9(a)(1)(ii)(B) are included. Additional guidance on these regulatory requirements was previously published in Dear Colleague Letter [GEN-11-05](#) and DCL [GEN-12-13](#).

GAINFUL EMPLOYMENT

On Aug. 30, 2013, the USDE published [Electronic Announcement # 44](#)-Posting of Session One materials related to Negotiated Rulemaking Committee. As referenced in the Federal Register published by the USDE on June 12, 2013, a Negotiated Rulemaking Committee was established specifically for preparing proposed regulations that would establish standards for programs that prepare students for gainful employment in a recognized occupation. In anticipation of the first meeting of the negotiating committee scheduled for Sept. 9-11, 2013, the USDE has posted the following materials on the [Office of Postsecondary Education's website](#).

- Draft regulatory language
- Data relating to gainful employment programs
- A high-level analysis of the data
- Documents comparing the draft regulatory language with previous regulations

These materials will be used to inform the negotiating committee and act as a starting point for discussions. Additional information can be found on the Gainful Employment Information page of the [Information for Financial Aid Professionals website](#).

FORMS

On July 16, 2013, the USDE published an [Electronic Announcement](#) with a Spanish Statement of Educational Purpose for 2013-2014. As stated in the [Electronic Announcement](#) posted Jan. 18, 2013, institutions may use suggested text from Appendix A or develop their own text for other verification documents to collect specific information to be verified for a particular student or group of students for 2013-2014. However, the exact language provided by the USDE must be used for the English and Spanish "Statement of Educational Purpose" for students in Verification Tracking Groups V4 and V5.

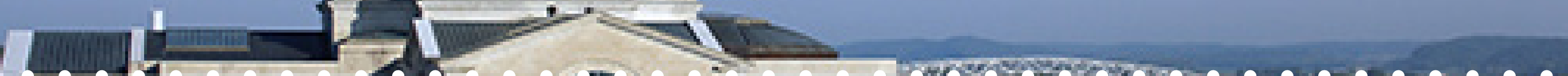
The USDE published an [Electronic Announcement](#) on July 18, 2013 regarding the Final Form, Instructions, Desk Reference and Technical Reference for FISAP Due by October 1, 2013. [The Fiscal Operations Report for 2012-2013 and Application to Participate for 2014-2015](#) was approved by the Office of Management and Budget and is now available on the Information for Financial Aid Professionals website. The announcement provides information on updates and outlines changes to the form and instructions.

A follow up [Electronic Announcement](#) was published by USDE on July 23, 2013 indicating the eCampus-Based Application for the FISAP is now available on the e-Campus Based website. This announcement includes important reminders and instructions regarding completion of the FISAP.

The USDE published a Dear Colleague Letter [ANN-13-10](#) Aug. 16, 2013 titled Training Recording-Completing the FISAP. The training recording for "Completing the FISAP" is available on the Federal Student Aid E-Training website, which is located at <http://fsatraining.info>. Instructions for accessing the training are provided in the Dear Colleague Letter. It is recommended that you log in, download and print the PowerPoint slides for the training before viewing the training recording.

REFERENCE GUIDES

The USDE published an [Electronic Announcement](#) on July 9, 2013, indicating [Volume 8-The Direct Loan Program](#) of the 2013 Blue Book is now available. You can access the complete [2013 Blue Book](#) on the Information for Financial Aid Professionals website under Publications, along with a number of other helpful resources.



On July 12, 2013, the USDE published an [Electronic Announcement](#) on the availability of Volume 2-School Eligibility and Operations of the 2013-2014 Federal Student Aid Handbook. Links to [Volume 2](#) and the complete [2013-2014 Federal Student Aid Handbook](#) are included in the announcement.

On July 22, 2013, the USDE published an [Electronic Announcement](#) providing information on the updated [2013-2014 SAR Comment Codes and Text reference guide](#). The following revisions to the Student Aid Report were included in the July 2013 update:

- The text for comment code 128 was updated to reference Sept. 20, 2014 as the deadline for 2013-2014 SAR corrections.
- Comment codes 324 and 325 were added to provide contact information for two new defaulted loan contacts.

The USDE published another [Electronic Announcement](#) on July 22, 2013 regarding posting of an update to the [2013-2014 ISIR Guide](#). This guide is used to assist in interpreting student information on the Institutional Student Information Record sent electronically to institutions by the Central Processing System. July 2013 updates included:

- Minor revisions to Appendix C added two new Federal Loan Servicer codes.
- Appendix D was updated to revise the text that prints on the SAR and SAR Acknowledgment if certain college code fields are non-blank.

On July 31, 2013, the USDE published an additional [Electronic Announcement](#) on the availability of Volume 3-Calculating Awards & Packaging for the 2013-2014 Federal Student Aid Handbook. The link to [Volume 3](#) and the complete [2013-2014 Federal Student Aid Handbook](#) are provided.

NATIONAL STUDENT LOAN DATA SYSTEM

On July 25, 2013, the USDE published [Newsletter 43: NSLDS Enhancements](#). Enhancements to the National Student Loan Data System and the [NSLDS Professional Access Web](#) site are described in the newsletter. Changes were made to support the 150 percent Direct Subsidized Loan Limit, a new Repayment Plan Type code, updates to Enrollment Reporting and enhancements to Exit Counseling.

The USDE published an [Electronic Announcement](#) Aug. 2, 2013 on Resolution of NSLDS Loan Exit Counseling Completion Reports Issue. As previously reported in the April 5, 2013 [Electronic Announcement](#), there was an issue preventing a very small number of loan exit counseling sessions completed by borrowers on [www.StudentLoans.gov](#) from appearing on NSLDS loan exit counseling completion reports. The issue was resolved on July 25, 2013. NSLDS loan exit counseling completion reports generated on or after that date will include all loan exit counseling completion information from [www.StudentLoans.gov](#).

Information is provided in the announcement regarding borrower records that were previously omitted. Additional information is available on NSLDS loan exit counseling report options in NSLDS Newsletters 26, 28, 35 and 37, which are available on the [NSLDS Reference Materials section of the IFAP website](#).

FOREIGN SCHOOLS

On July 29, 2013, the USDE published Dear Colleague Letter [GEN-13-19](#) on Direct Loan Eligibility of "Listed Bodies" in the U.K. This letter clarifies the eligibility requirements for participation in the William D. Ford Federal Direct Loan Program by institutions in the United Kingdom referred to as "Listed Bodies." The USDE clarifies that the requirement of "official recognition" does not require a specific structure of governmental oversight for awarding officially recognized credentials for U.K. institutions seeking eligibility for Direct Loan Program participation. The statutory requirement outlines that a foreign institution seeking to participate must be "comparable" to a domestic "institution of higher education" as defined in the Higher Education Act of 1965, but it need not be identical. While not identical to the U.S. system, the USDE has reviewed the U.K. structure, to include its oversight components, and is satisfied that, with regard to "Listed Bodies," the U.K. structure clearly offers a level of oversight comparable to that found in the U.S.. The conclusion reached by the USDE is that status as a U.K. "Listed Body" providing an educational program leading to a degree validated by a U.K. "Recognized Body" meets the USDE's regulatory requirement that the credential awarded be "officially recognized" by the country in which the institution is located. For more information on this issue, be sure to review the [Federal Register](#) published by the USDE on Nov. 1, 2010 and the Dear Colleague Letter [GEN-11-20](#) published by the USDE on Nov. 23, 2011.

FEDERAL SCHOOL CODE LIST

The USDE published an [Electronic Announcement](#) on Aug. 1, 2013 providing information on the updated [2013-2014 Federal School Code List of Participating Schools](#). The Federal School Code List includes schools participating in the Title IV federal student aid programs and the unique codes assigned to them by the USDE. These codes are used by students to indicate which postsecondary schools will receive the processed application results from their FAFSA. Instructions are given in the announcement for updating your school's FSC information.

ADVISORY COMMITTEE MEETING

On Aug. 7, 2013, the USDE published a notice in the Federal Register of an open teleconference meeting with the Advisory Committee on Student Financial Assistance. The meeting was held Thursday, Aug. 29, 2013. The focus of the teleconference was to elect an Advisory Committee on Student Financial Assistance member to serve as chair and a member to serve as vice-chair for one year beginning Oct. 1, 2013.

TITLE IV HEARINGS & APPEALS

Also on Aug. 7, 2013, the USDE published a notice in the Federal Register regarding Title IV Hearings and Appeals. The Student Assistance General Provisions regulations were amended to implement the Office of Hearings & Appeals Electronic Filing System, which provides a Web-based interface for submission of documents in administrative litigation involving enforcement and compliance with requirements of Title IV, HEA programs. Documents can be electronically submitted in an Adobe Portable Document Format directly to OHA through standard Web-based screens and prompts. Changes implemented include removing the requirement that evidence must be filed at the time a postsecondary institution or third-party servicer files a request for review of a final audit determination or final program review determination and removes existing regulations mandating certain filings be submitted by hand delivery or certified mail. The notice provides instructions and additional information regarding submitting documents to OHA.

EXPERIMENTAL SITES INITIATIVE

On Aug. 9, 2013, the USDE issued Dear Colleague Letter [GEN-13-21](#) Invitation to Participate in the Experimental Sites Initiative. The application process has been reopened for institutions interested in participating in one or more of the experiments under the Experimental Sites Initiative. The invitation was initially issued in DCL GEN-13-03 resulting in 122 schools currently participating in the experiments. The USDE would like to maximize the number of schools participating in the following listed experiments through at least the 2014-2015 award year. Guidance on how to submit your application is provided in DCL GEN-13-03.

- Experiment 1 – Federal Pell Grant Program – Eligibility of students with bachelor's degrees who enroll in vocational or career programs.
- Experiment 2 – Federal Pell Grant Program – Eligibility of students who enroll in certain short-term training programs.
- Experiment 3 – Direct Loan Program – Single disbursement of a one-term loan for study abroad students.
- Experiment 4 – Direct Loan Program – Early disbursement for study abroad students and for students enrolled in foreign institutions.
- Experiment 5 – Direct Loan Program – Unequal disbursements.
- Experiment 6 – Direct Loan Program – Limiting unsubsidized loan amounts.
- Experiment 7 – Direct Loan Program – PLUS Loans for parents of students with intellectual disabilities.
- Experiment 8 – Student Eligibility – Eligibility of students with intellectual disabilities who are also enrolled in high school.

DIRECT LOAN INTEREST RATES

The USDE published an [Electronic Announcement](#) on Aug. 9, 2013 with an Update on Direct Loan Interest Rates Effective July 1, 2013. Important information is provided on the changes to Direct Loan interest rates resulting from the Bipartisan Student Loan Certainty Act of 2013 passed by Congress and signed by President Obama. The new law amends section 455 (b) of the Higher Education Act of 1965, as amended, and is retroactive to July 1, 2013. New formulas for determining interest rates for all Direct Loan types are



provided in the law and include: Direct Subsidized Loans, Direct Unsubsidized Loans and Direct Plus Loans for parents and graduate/professionals for which the first disbursement is made on or after July 1, 2013. This also applies to Direct Consolidation Loans for which the consolidation loan application was received by the USDE on or after July 1, 2013. A table of Direct Loan interest rates for 2013-2014 is attached to this announcement.

On Aug. 29, 2013, the USDE published a Federal Register with the Annual notice of interest rates on Direct Loans made prior to July 1, 2013. The interest rates provided are for the period July 1, 2013 through June 30, 2014. The attached PDF version of the Federal Register contains charts with the loan types, disbursement periods and current variable and fixed interest rates.

FFELP LOAN VARIABLE INTEREST RATES

On Aug. 29, 2013, the USDE published a [Federal Register](#) with the Annual notice of variable interest rates on FFELP Loans made prior to July 1, 2010. The interest rates provided are for the period July 1, 2013 through June 30, 2014. The attached PDF version of the [Federal Register](#) contains charts with the loan types, disbursement periods and current variable interest rates.

DIRECT PLUS LOAN PROCESS

On Aug. 13, 2013, the USDE published an [Electronic Announcement](#) regarding an Update to Direct PLUS Loan Reconsideration Process. The USDE stated Direct PLUS Loan applicants who were denied a PLUS Loan due to adverse credit history that were not previously identified would be sent emails or letters, beginning the week of Aug. 19, 2013, giving them an opportunity to request reconsideration. Direct PLUS Loan applicants with an adverse credit history may document extenuating circumstances for reconsideration, but are not guaranteed approval. Information on Common Origination and Disbursement System and website modifications is included in the Aug. 13, 2013 [Electronic Announcement](#) that enables a school to identify applicants who may qualify. Additional information is provided in the April 19, 2013 [Electronic Announcement](#) and June 25, 2013 [Electronic Announcement](#), later updated June 28, 2013.

DEFAULT RATES

The USDE published an [Electronic Announcement](#) Aug. 20, 2013 on Default Rates for Cohort Years 2006-2010. The four types of rates measured by the USDE are explained in an attachment to the announcement and include the 2-Year and 3-Year Cohort Default Rates, the Budget Lifetime Default Rate and the Cumulative Lifetime Default Rate.

PELL GRANTS

On Aug. 27, 2013, the USDE published an [Electronic Announcement](#) titled "Second Pell Grant Administrative Cost Allowance Payments for 2012-2013 Award Year." The announcement explains which students a school is eligible to receive ACA payments for and indicates the funds may only be used to defray the costs of administering the Pell Grant, Federal Supplemental Educational Opportunity Grant, Federal Work-Study and Federal Perkins Loan programs. The USDE began processing the second ACA payments for all schools on Aug. 26, 2013 and includes those records processed by the COD System from March 11, 2013. Contact information is provided for those schools that need assistance regarding their ACA payments.

The USDE published another [Electronic Announcement](#) on Aug. 27, 2013 regarding the Third and Final Pell Grant Administrative Cost Allowance Payment for 2011-2012 Award Year. This announcement provides much of the same information as the announcement above. However, it indicates the third and final ACA payments for the 2011-2012 award year will be deposited for all schools beginning on Aug. 26, 2013 and includes those records processed by the COD System from Aug. 27, 2012. Contact information is provided for those schools that need assistance regarding their ACA payments.

MAP-21

On Aug. 30, 2013, the USDE published 150 percent Direct Subsidized Loan Limit: [Electronic Announcement #3-Prorating Subsidized Usage Periods Based on Enrollment Status](#) for the 2013-2014 Year. Changes are being made to the Common Origination and Disbursement System, the NSLDS and the CPS in phases, based on the implementation of the Moving Ahead for Progress in the 21st Century Act. One of these phases includes the addition of a new three-quarter-time enrollment

status to the current full-time, half-time, less-than-half-time and other enrollment statuses. However, this change won't be implemented until spring 2014. This announcement provides information on how enrollment statuses for loans made for the 2013-2014 year will be prorated when schools report a borrower is "at least half-time, but less than full-time," pending changes to the systems. Links to additional information are included in the announcement related to "Additional Reporting Requirements and Modifications to Departmental Systems."

PRESIDENT OBAMA'S PLAN FOR COLLEGE AFFORDABILITY

On Aug. 23, 2013, the USDE published an [Electronic Announcement](#) regarding President Obama's Plan for College Affordability given in an address to the State University of New York at Buffalo. In the announcement are links to the Departments [Official Blog](#), the [White House Fact Sheet on the President's Plan](#) and the [text from the president's college affordability speech](#).

MSU Student Designs MRT Logo

As part of the communications plan for explaining reverse transfer and its significance to a number of constituent groups, Brooke Dainty, a Missouri State University student, was selected to design the new Missouri Reverse Transfer logo, which will serve as the official graphic for the Missouri Department of Higher Education's [Missouri Reverse Transfer initiative](#).

MRT seeks to identify students who have earned enough credits to be eligible for an associate degree but, for various reasons, have not received the degree. MRT permits students who have met degree requirements to be rewarded for the academic work they have completed.

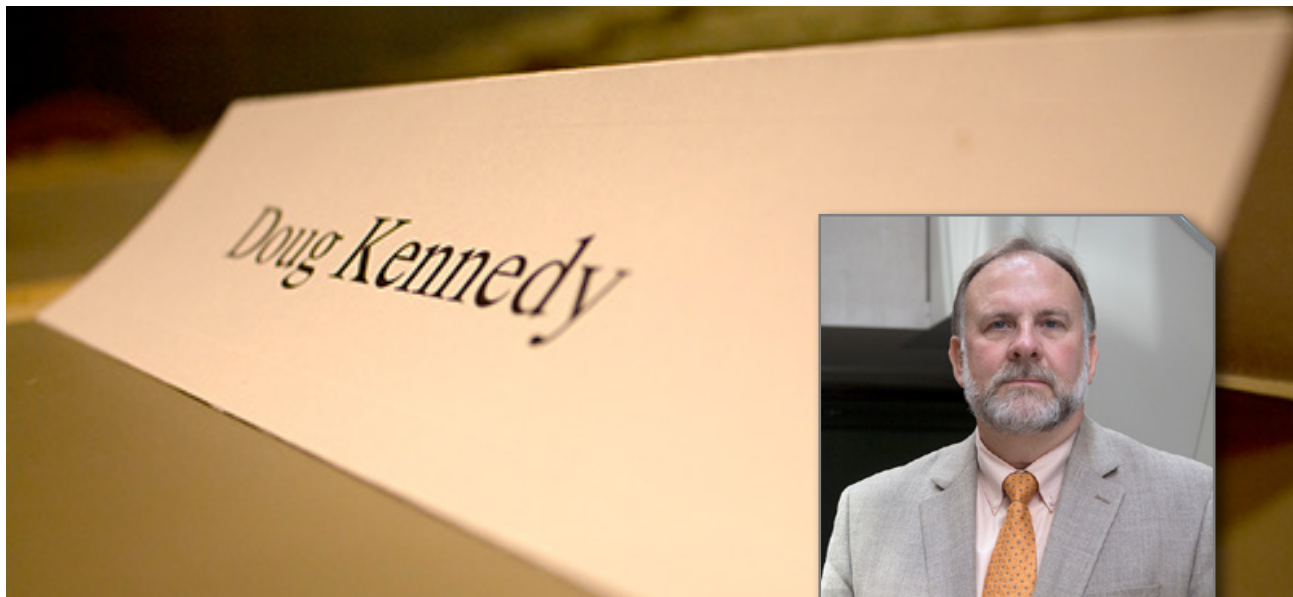
HB 1042 directs the Coordinating Board for Higher Education "to develop a policy to foster reverse transfer for any student who has accumulated enough hours in combination with at least one public higher education institution in Missouri that offers an associate degree and one public four-year higher education institution in the prescribed courses sufficient to meet the public higher education institution's requirements to be awarded an associate degree."

The MDHE received funds from the Lumina/Kresge Foundation to support the MRT initiative. Data on completion, gender/ethnicity/race, award value, and key impacts will be collected as part of the grant. Additional data on the impact on Missouri's economic and educational goals will also be analyzed.

MRT ensures that students who have earned sufficient credits and are eligible for an associate degree receive that degree and has the secondary benefit of helping the state of Missouri reach its goal of increasing the number of citizens with higher education degrees.



MISSOURI REVERSE TRANSFER
seamless associate degree completion



Gov. Nixon Appoints Douglas Kennedy to CBHE

Gov. Jay Nixon has appointed Douglas R. Kennedy of Poplar Bluff to the Coordinating Board for Higher Education.

Kennedy, an attorney, is a graduate of the University of Missouri-Columbia and the University of Memphis Law School. He said a major motivation for serving on the Coordinating Board for Higher Education is to keep college affordable for students from all income levels.

"When I was a student at Mizzou, tuition was \$250 a semester," Kennedy said. "By working a summer job, students could pay their own way. That's impossible now. Students are taking on huge debts to get a college education."

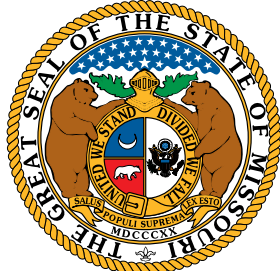
Kennedy currently has two sons in college. "My wallet is very thin right now," he said. "Fortunately I am able to help my sons, but not all students have that benefit or can scrape together the grants and scholarships to attend college."

Kennedy has been active in scouting and other philanthropic organizations. He also raises cattle and plays bass in a bluegrass band.

Commissioner of Higher Education David Russell said Kennedy's student-centered focus on affordability will be an asset to the Coordinating Board.

"Access to higher education is a key component of the state's big goal of increasing the number of Missourians with a college degree or certificate to 60 percent of the population by 2025," Russell said. "We welcome Mr. Kennedy's able assistance as we strive to serve all students of the state."

Kennedy joins board members, clockwise from top left, Lowell Kruse (St. Joseph); Carolyn Mahoney (Jefferson City); Brian Fogle (Springfield); Dalton Wright (chair, Conway); and Betty Sims (Ladue).



SHOW-ME BEST PRACTICES IN DEFAULT PREVENTION

In state fiscal year 2013, Park University, located in Parkville, Mo., proposed the creation of a Financial Literacy Center with funding from the Missouri Department of Higher Education's Default Prevention Grant program. Student Financial Services staff hoped this initiative would serve as a catalyst in their efforts to reduce default rates and future delinquencies incurred by students through various financial literacy activities. The driving force behind Park University's Financial Literacy Center was prompted by research that revealed the number of students who drop out due to financial reasons was increasing along with debt loads.

The Park University Financial Literacy Center, designed to be a financial educational resource for all students locally, online and at satellite campuses, opened in October of 2012. As a joint effort with the Park University administration, academic affairs, academic support and student financial services, the center has become firmly institutionalized into the structure of the university. There is a continuing effort to collaborate with other university offices to encourage all students, not just borrowers, to utilize the services offered through the Financial Literacy Center.

The dedicated staff and peer counselors have the resources to assist students and borrowers in managing money during their college life and beyond. The Financial Literacy Center is now a venue for students who are seeking individual financial counseling on topics such as: how to create and follow a spending and savings plan, how to avoid credit card debt, student loan repayment, loan alternatives, responsible borrowing and understanding credit scores. In addition, the Financial Literacy Center acts as a liaison between students and community resources. Since its opening, the center has seen students referred by other offices on campus and friends, in addition to drop-ins that are curious about how the Park University Financial Literacy Center can aid them in achieving their financial goals.

For more information regarding default prevention efforts funded by way of the MDHE's Default Prevention Grant program, please contact Sarah Schedler, MDHE program specialist, at sarah.schedler@dhe.mo.gov.

Photos of the Park University Financial Center have been provided to help spark ideas for default prevention initiatives on your campus.



MDHE HOSTS COMPLETION ACADEMY

The Missouri Department of Higher Education hosted the [Missouri Completion Academy](#) Sept. 10–11 in St. Louis in cooperation with [Complete College America](#). CCA is a national non-profit dedicated to increasing the number of Americans with quality career certificates or college degrees. The CCA also seeks to close attainment gaps for traditionally under-represented groups.

Missouri is only the fourth state in the nation to be invited by CCA to host a state-level academy. Teams from nine state colleges and universities participated in the Missouri Completion Academy. The institutions were competitively selected based on the thoroughness of self-assessments submitted to the MDHE in June. Each team was composed of five to 10 key decision makers on campus, including faculty and senior administrators.

Participating institutions included: East Central College, Harris-Stowe State University, Jefferson College, Lincoln University, Metropolitan Community College, Moberly Area Community College, Northwest Missouri State University, Southeast Missouri State University and St. Louis Community College.

The intensive two-day academy provided trained facilitators and nationally prominent subject matter experts to advise the institutional teams as they adopted strategies and timelines to guide their work when team members returned to campus.

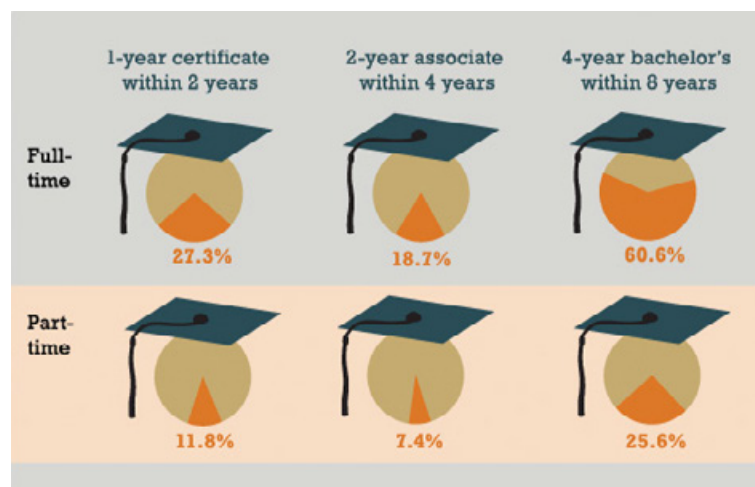
Students encounter many obstacles to completing requirements to obtain certificates and degrees. Institutional teams learned how to improve success for students who must take remedial coursework, how

to create schedules that help students fit coursework into busy lives and how to incentivize students to complete their requirements, among other strategies. Commissioner of Higher Education David Russell said the purpose of the academy was to improve the state's graduation rate, which is a critical component of the state's big goal for higher education.

"Currently, 46 percent of Missourians have a degree or quality certificate that leads to employment," Russell said. "The goal is to increase that number to 60 percent of Missourians by 2025. We know that many students enroll in college but never finish their requirements. The academy focused on the barriers to successful completion and helped institutions draft plans to aggressively tackle these issues and improve outcomes for students."

Complete College America sent key staff members to support the academy, including Michael Baumgartner, who is a native of central Missouri. Baumgartner said in just 10 years, six of 10 new jobs will require a college education, but currently, half of all students who enter U.S. colleges and universities graduate. These trends will make it difficult for businesses to find qualified workers in sufficient numbers to support sustained economic growth.

"Complete College America chose Missouri to be the site of our fourth institution-based academy because it has shown significant progress in addressing obstacles to degree attainment, including limits on tuition increases and awarding state funding based on performance measures," said Baumgartner. "It is clear that Missouri is committed to helping students successfully complete postsecondary education and prepare them for employment and productivity."



Part-timers struggle

They rarely graduate.
Even when they have
twice as much time.

[More...](#)

MORE STORIES:



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Your feedback may be featured in the next IMHE issue or used to create content for future articles. The MDHE will use your feedback to better achieve its mission: *"Building Missouri's future...by degrees."* Be the difference in higher education in Missouri. Submit your thoughts and ideas to the MDHE today.





Jeremiah W. "Jay" Nixon, Governor

David Russell, Ph.D., Commissioner

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